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UTILITY PATENT APPLICATION

HONORABLE COMMISSIONER OF
PATENTS AND TRADEMARKS
Washington D.C. 20231

Docket No. 3350-67
Client No. RiskProcessing

1c690 U.S. PTO

09/749595



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Sir:

Transmitted herewith for filing is the patent application of:
INVENTOR(S): Ravi Ganesan, Timothy Scott Renshaw, Peter
Moenickheim, Paul J. Lyda, Cheryl Ward and Peter Kight
FOR: ELECTRONIC PAYMENT RISK PROCESSING

Enclosed are:

- ☒ 45 pages of specification, claims, abstract
- ☐ Declaration & Power of Attorney.
- ☐ Priority Claimed
- ☒ 15 sheets of informal drawing.
- ☐ An assignment of the invention to _____
and the assignment recordation fee.
- ☐ Certified copy of _____
- ☐ An associate power of attorney.
- ☐ Information Disclosure Statement, Form PTO-1449 and reference.
- ☐ I hereby certify that the invention disclosed in the attached
application has not and is not presently intended to be the
subject of an application filed in another country, or under a
multilateral agreement, that requires publication at eighteen
months after filing. I hereby request that the attached
application not be published under 35 USC § 122(b).

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